




**SO ORDERED.**

**SIGNED this 12th day of January, 2016.**

  
 BENJAMIN A. KAHN  
 UNITED STATES BANKRUPTCY JUDGE

C-13-7a  
 (Rev. 05/15)

**UNITED STATES BANKRUPTCY COURT  
 MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:	)	<b>ORDER CONFIRMING PLAN</b>
	)	<b>CHAPTER 13</b>
	)	
Hawkins, Melinda Martin    xxx-xx-9965	)	
4844 Pagetown Road	)	Case No. 15-11135 C-13G
Burlington, NC 27217	)	
	)	
	)	
Debtor.	)	

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I.** The Trustee in this case is Anita Jo Kinlaw Troxler, Standing Trustee, Anita Jo Kinlaw Troxler, 500 West Friendly Avenue, Suite 200, P.O. Box 1720, Greensboro, NC 27402-1720;
- II.** The attorney for the Debtor is Daniel L. Hawkins;
- III.** Under the final plan (the "Plan") as proposed:
  - A. Plan Payments**
    - 1. The Debtor is to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
    - 2. The monthly plan payment to the Trustee is \$435.00 beginning November 18, 2015, increasing to \$485.00 effective December 2015;
  - B. Administrative Costs**
    - 1. **Attorney Fees.** The Attorney for the Debtor is allowed the base fee of \$3,700.00. The Attorney has received \$500.00 from the Debtor pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.

2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

**C. Priority Claims**

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. **Internal Revenue Service** - \$500.00
2. **N C Department of Revenue**
3. **Alamance County Tax**

**D. Secured Claims**

**1. Secured Claims To Be Paid In Full - Personal Property**

Creditor & Property	Claim Filed (Y/N)	Claim Amount	Monthly Payment	Interest Rate	AP Payment
<b>WELLS FARGO BANK, NA</b> <b>2013 Mazda: 1-3-14</b>	<b>Y</b>	<b>\$20,491.83</b>	<b>\$388.00</b>	<b>5.25%</b>	<b>\$140.00</b>

**E. General Unsecured Claims Not Separately Classified.**

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 0%.

**F. Special Provisions.**

**NEWBRIDGE BANK** is found to be an unsecured non-priority claimant on the claim filed in the amount of \$84,218.07 due to failure to document evidence of a non-preferential perfected lien against property of the estate.

- G.** The Debtor will pay THE GREATER OF the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, OR a minimum of 60 monthly plan payments, with the plan to be reviewed in July 2016 and periodically thereafter for plan payment adjustments;

- H.** The terms and provision of the Amended Standing Order dated May 28, 2015, are incorporated in this Order and are available on the Court's website at [www.ncmb.uscourts.gov](http://www.ncmb.uscourts.gov).

- I.** **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

**ORDERED** that the Plan is confirmed.

END OF DOCUMENT

PARTIES TO BE SERVED

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ANITA JO KINLAW TROXLER  
STANDING TRUSTEE  
PO BOX 1720  
GREENSBORO NC 27402-1720